

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:	Confirmation No.: 7821
	:	
Lloyd Adams	:	Group Art Unit: 3624
	:	
Appln. No.: 09/765,137	:	
	:	Examiner: Hani M. Kazimi
Filed: January 18, 2001	:	
	:	
For: NETWORK-BASED LOAN	:	
APPLICATION SYSTEM AND METHOD :	:	

Mail Stop **Fee Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

Responsive to the Office Action dated May 4, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

A **listing of the claims** is found on **page 2**

Applicants **remarks** begin on **page 6**.